This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-13.   (Cancelled)

14.   (Currently Amended) A device for processing and displaying information obtained from coded data stored in a smart card, said data corresponding to operations associated with at least one program for keeping a user loyal to at least one merchant, the device comprising:

>   means for reading coded data from a memory of the smart card,

>   storage means supporting reading and writing of data,

>   calculating means, and

>   data-display means,

wherein the memory of the smart card comprises a plurality of data registers respectively allocated to a plurality of merchant loyalty programs, said registers comprising files relating to behavior between a holder of the card and a merchant, the calculating means comprising means for formatting data output from the registers in a uniform way, said data corresponding to at least two types of bonus counters taken among frequency of visits, recency of visits, cumulative amount spent, and promotion points, the data-display means being configured to display information corresponding to said formatted data in a uniform way, the device further comprising means for navigation through the stored data by a user of the device in order to display said information, and wherein the means for formatting the data and for displaying the information in a uniform way comprise means for displaying a graduated scale directly showing graphically the state of fulfillment of a bonus from zero to completion.

15.   (Cancelled)

16.   (Previously Presented) The device as claimed in claim 14, characterized in that the means for displaying a graduated scale comprise means for processing data stored in the card,

and updating the data dynamically as a function of data corresponding to at least one loyalty program, said calculating means being configured to:

calculate for the at least one loyalty program a number of intervals corresponding to the graduated scale as a function of a predetermined unit of measurement of said program;

calculate a constant size for the number of intervals;

display the end points of said graduated scale and a predetermined qualitative state associated with said graduated scale;

calculate the distance between two graduations of the graduated scale corresponding to an interval;

calculate a level of the graduated scale based on the data from the files; and

display said graduated scale level.

17.   (Previously Presented) The device as claimed in claim 14, characterized in that the navigation means comprise a touch screen.

18.   (Previously Presented) The device as claimed in claim 14, characterized in that it comprises a portable telephone.

19.   (Previously Presented) The device as claimed in claim 14, characterized in that it comprises a satellite decoder.

20.   (Previously Presented) The device as claimed in claim 14, characterized in that it comprises a personal digital assistant.

21.   (Previously Presented) The device as claimed in claim 14, characterized in that it includes:

means for inputting the coded data stored in the smart card into an intermediate storage memory and for displaying information obtained from said data,

means for storing coded data corresponding to one or more programs for keeping a user loyal to several merchants,

means for comparison between the data input into said intermediate storage memory and the data stored in said information-storage means, and

means for processing the results of said comparison in order to display updated information.

22.   (Currently Amended) A method for processing and displaying information obtained from coded data stored in a smart card, said coded data corresponding to operations associated with at least one program for keeping a user loyal to at least one merchant, the method comprising:

reading the coded data from a memory of the smart card, the memory of the smart card comprising a plurality of registers respectively allocated to a plurality of merchant loyalty programs, said registers comprising behavior files relating to behavior between a holder of the card and a merchant;

storing the coded data in a device memory, said device memory supporting data reading and data writing operations;

processing the coded data to obtain formatted information, wherein the information is formatted in a uniform way, said data corresponding to at least two types of bonus counters taken among frequency of visits, recency of visits, cumulative amount spent, and promotions points; and

displaying said formatted information in a uniform way, wherein the information is displayed in the form of a graduated scale directly showing graphically the state of fulfillment of a bonus from zero to completion.

23.   (Previously Presented) The method as claimed in claim 22, further comprising allowing a user to navigate through the stored data in order to display information corresponding to a particular merchant loyalty program.

24.   (Cancelled)

25.   (Previously Presented) The method as claimed in claim 22, characterized in that the information obtained from the coded data is updated dynamically based on data corresponding to at least one loyalty program, said updating comprising:

calculating for said at least one loyalty program a number of intervals corresponding to the graduated scale based on a predetermined unit of measurement of the at least one loyalty program,

calculating a constant size for the number of intervals,

displaying the end points of said graduated scale and a predetermined qualitative state associated with said graduated scale,

calculating a distance between two graduations of the graduated scale corresponding to an interval,

calculating a level of the graduated scale based on the data from the files, and

displaying said scale level.

26.   (Previously Presented) The method as claimed in claim 22, characterized in that:

coded data stored in the smart card are input into a memory for intermediate storage and for display of information obtained from said data,

said information is compared with coded data corresponding to one or more programs for keeping a user loyal to several merchants, and

the results of said comparison is processed in order to display updated information.

27.   (New) The method of claim 14, wherein the display means further comprises means for dynamically updating the graduated scale based on the data from the behavior files and based on data corresponding to at least one loyalty program.

28.   (New) The method of claim 22, further comprising dynamically updating the graduated scale based on the data from the behavior files and based on data corresponding to at least one loyalty program.

29.   (New) An apparatus, comprising:

a display;

a processor controlling at least some operations of the apparatus; and

a memory storing computer executable instructions that, when executed by the processor, cause the apparatus to perform a method for processing and displaying information obtained from coded data stored in a smart card, the method comprising:

reading coded data from a memory of a smart card, the memory of the smart card comprising a plurality of registers respectively allocated to a plurality of merchant loyalty programs, said registers comprising behavior files relating to behavior between a holder of the card and a merchant;

storing the coded data in the memory of the apparatus, said memory supporting data reading and data writing operations;

processing the coded data with the processor to obtain formatted information, wherein the information is formatted in a uniform way, said coded data corresponding to at least two types of bonus counters taken among frequency of visits, recency of visits, cumulative amount spent, and promotions points; and

displaying said formatted information on the display in a uniform way, wherein the information is displayed in the form of a graduated scale directly showing graphically the state of fulfillment of a bonus from zero to completion.